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Raymond Recorder

RAYMOND

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Our Edmonton Letter

(By T. B. Windross.)

Edmonton, Alta., Oct. 12 — Premier William Aberhart and his supporters in the cabinet — or those who still identify themselves as such — have been working rapidly during the past week on preparations of a nice new shiny and bristly platform: the platform of a constitutional issue.

Every plank heaved into place so far, indicates that the platform is going to be used for an appeal to the people with a plea of Alberta's rights versus the Dominion of Canada and the constitution, with the present Alberta government members announcing their willingness to continue fighting for another five years — at the regular salaries for the rights of the PEE—PUL of Alberta.

His excellency, the Governor-General of Canada, his honor the Lieutenant-Governor, Hon. J. C. Bowen, was criticized publicly by the premier as a result of the Alberta governor's action in reserving to the governor-general at Ottawa the question of royal assent to three of the acts passed by the legislature last week: the bank taxation act which was designed to take \$2,000,000 yearly away from the banks having branches in Alberta; the bank licensing act, re-enacted after its disallowance in August; and the press act, which would have brought the newspapers of Alberta under the control of the chairman of the Alberta Social Credit board through his power to have the government suspend publication of any newspaper or to prohibit a newspaper from using the services of any man or any source of information which the chairman might feel disposed to designate.

The constitution of Canada sets out clearly that the lieutenant-governor may assent to provincial acts, or he may withhold assent to or he may reserve the acts for the signification of the pleasure of the governor-general. It was the last course which the Hon. Mr. Bowen decided to adopt. He may make his decision on the question of validity of legislation, or on the basis of public policy.

Yet: "I question very much whether the lieutenant-governor has the constitutional right to question these acts," the premier told an audience at Raymond last Friday. "I have always understood the lieutenant-governor should take the advice of the Premier. I am telling you that constitutional government in this province is being challenged."

The fact is that the unwritten part of constitutional practice in Canada as in every other part of the British empire — constitutional practice which has been followed by various provinces in this dominion in past years is that the Premier and his government resigns in the event of any disagreement with the lieutenant-governor or the governor-general.

But that practice is not being followed in Alberta, in 1937 by Premier Aberhart and his cabinet.

The lieutenant-governor, on the other hand, had full authority and many precedents, for dismissing the government and, if he so desires, dissolving the legislature when there is any criticism of his action by the government.

Before the recent legislative session, there were hints from the premier that he was considering asking for a general election, and there were many indications of it apart from his own public words.

NEWS NOTES

Warren Porter, Medicine Hat, formerly of Raymond, was a visitor here Monday.

Mayor Earl Tanner, of Magrath was a Raymond visitor Saturday last.

We have just about decided all the "nuts" are not in Ponoka. What do you think?

J. F. Elder is planning on leaving Raymond for the United States as soon as he can wind up his affairs.

The High School students celebrated "Stuff day" last Friday, and the staff had a holiday, because there were no students to teach.

The First Ward Supper and Dance for their building fund is being held in the Opera House tonight. 50c. per plate. Your support will be greatly appreciated by the Committee.

Word reaching A. W. Kirkham states that Reed has been awarded another scholarship for the fourth he has won since attending the College of Dentistry in Chicago. He has received two-thirds of his necessary units in actual experience and is expecting to graduate next summer, a full-fledged dentist and all ready to go to work. Reed's many friends here will be glad to hear this good report, and join in congratulating him on his achievement.

Mr. and Mrs. W. A. Heninger and Mr. and Mrs. L. L. Palmer were Sunday visitors in Lucky Strike at the home of Mr. and Mrs. John T. Heninger. Les says the home and farm is an oasis in an otherwise desolate stretch of prairie. By damming up the coulees and catching the spring run off, Mr. Heninger is raising heavy yields of grain and beets, and his home grounds are a delight to the eye. This shows what may be done when nature's gifts are made use of.

But during the session the private members of the house made it clear to the premier that they wanted no new election. They were perfectly aware then that the "true blue" pledges of fealty to the Social Credit party had been signed by only a fraction of the electorate.

That fact combined with the tones of letters which many of the Social Credit members received from some of their former supporters, and with the sentiments expressed in public meetings in various parts of the province, convinced the private members that they would be better off to sit tight for the three years of legislative sessions now left to them, rather than risk their seats, their indemnities, their special privileges and the extra "subsistence allowances" which some of them have been getting as legislators, in the hope of renewing their terms until 1942 by waging an election now.

Premier Aberhart evidently is aware that the sooner he stages an election the better will be his chances of winning it, and therefore the better his chance of holding office whatever the conditions for another five years.

Hesaid at Raymond that he longed to be back with school children, but cynics are wont to remember that in his days as a

(Continued on Back Page)

700 Hear Premier And Hon. Low

The Opera House was well filled last Friday night when Premier William Aberhart and Hon. Solon Low, addressed the crowd on the record of the Social Credit Government during the past 2 years. Following the reports of the meetings of the other Southern Alberta meetings with their fighting speeches and heckling, many people were expecting plenty of fireworks in the Raymond meeting. In this however they were disappointed, as both speakers steered clear of the topics that had caused the fun in other meetings, and outside of one or two statements from the crowd the meeting was very orderly.

D. G. Selman was Chairman of the meeting, and on the stand were the Premier, Hon. Mr. Low, John H. Blackmore, M.P., Junius Anderson and A. E. Hancock.

LOW SPEAKS OF RECORD

Provincial Treasurer Solon Low was the first speaker, and spoke at some length on the record of the Government in respect to care of tuberculosis sufferers, pensions for the blind and the equalization of taxation, and kept asking the audience "Is that something," answering the challenge of critics that the present Government had done nothing. With respect to taxation, and especially the taxing of banks and corporations he stated that these people were reaping the big harvest and should pay the big share of the taxes. Referring to the Bank Act which was disallowed he stated there was no intention of interfering with banking, but the government wanted the banks to come out in the open and fight the question so the people could see them "in all their naked rottenness". In speaking of the script or voucher experiment in Raymond he accused the banks of trying to hide behind a women's skirts in forcing the town to discontinue the use of this system, inasmuch as a nurse in Calgary preferred the charge. He spoke of the financial affairs of the province scoring previous governments for their waste and extravagance and pointing to the efforts of the present administration to balance the budget and keep their expenditures within their income. When he stated that they had not increased the public debt a voice from the audience stated "you couldn't if you wanted to, the province of Alberta has no credit."

When the chairman introduced

NEWS NOTES

After Friday night's meeting the Premier and Hon. Solon Low drove back to Calgary.

Boys were born last week to Mr. and Mrs. Wm. Widdgill and Mr. and Mrs. Gerald Harker. Mothers and sons are doing fine.

Quite a heavy frost fell Thursday night, and everything was white early Friday morning. Thermometers stood at 28 above zero at 6:30 a.m. The sky was clear and the sun was shining brightly all day long.

John Blackmore, M. P. was called out of Friday night's meeting to the long distance telephone and left at once for Cardston.

ed the Premier as the most loved and most talked of man in Alberta, the Premier added in his opening remarks, "and the most hated."

ROADS A BIG PROBLEM

The premier stated he had just returned from a trip in the north part of the province and that the people up there had very poor roads and were continually asking for more. In the South, while the roads are fair, people wanted them better, and it was the policy of the government to improve them just as fast as possible. Considerable surfacing has been done this year, and the government hoped to have three trunk highways surfaced from north to south within the next two years. There has been very little permanent benefit from much of the road money spent in the past, but they were trying to make further improvements permanent.

He paid a compliment to the Hon. Solon Low for the efficient manner he was handling his department, and was glad the people of the constituency had picked such a fine man to represent them. He had never had any desires for politics and was only in office for the good he could do the people of the province. He read from McDonald Churchill, Rothschild and Prime Minister McKenzie King respecting the battle between money and the people, and stated that Alberta was leading out in this fight. Other parties were unwilling to fight Social Credit, because Social Credit was attacking the financial interests. He referred to his refusal to join the loan council, the cutting of interest on government loans, debt reduction and so on.

Referring to the Press Bill he denied there was any intention on the part of the government to try and "muzzle" the press, but that when a mistake had been made it was only right that it be corrected. This and the other bills from which the Lieut. Governor usually took the advice of the premier. In this action democracy in Canada was being challenged, and he doubted if the Lieutenant-Governor was within his rights in disallowing or withholding assent from these bills.

He urged the people to sign the "Blue Pledges" and stated that the government would continue to work for purchasing power and a lower cost of living. "If you think it can be done continue to support us and we will work for it was the parting advice of the premier."

If we were as good as other people think we ought to be we would soon all be sprouting wings and joining the angels.

Support the First Ward Supper and Dance at the Opera House tonight. Supper from 6 p.m. on.

Miss Edythe McMullin, who is working in Lethbridge, spent the week-end with her parents and friends in Raymond.

Brewerton's Limited report a very successful sale at their Dollar Days on Friday and Saturday last.

Geo. Mathison, representing Tip-Top Tailors Ltd., was at the Broadway Store on Tuesday. Brewerton's report a very good day's business in the suit line.

Beets Coming In Fast At Sugar Factory

ROTARIANS ATTENTION!

All Rotarians are asked to be at the Opera House at 6:45 tonight for supper, following which the Club will meet with the District Governor in the Town Hall to hear his message and carry out their regular meeting.

This is quite an important meeting and every Rotarian is asked to be in attendance and on time please.

2ND. WARD CARNIVAL NOVEMBER 25th AND 26th

We were informed this morning by Bishop H. Walker that the Annual Second Ward Carnival will be held Thursday and Friday, November 25th and 26th. The Carnival will be bigger and better than ever and advertising with the details of the programs will be out shortly. Watch for it.

WALLACE LEE INJURED

While bringing the school van into town Wednesday morning from the Allen farm and intervening homes, the team bolted, throwing the driver, Wallace Lee out, and running over him.

His thigh was broken, and will necessitate a stay of at least three weeks in the Hospital. Luckily it was a clean break, and the Doctor does not anticipate any complications nor after results. The action of the team was very surprising as they are quiet and gentle horses.

NEWS NOTES

The Public School students had a half-holiday Tuesday afternoon when the furnace went out of commission and the school could not be kept warm.

A state of siege was declared in Palestine today following the shooting from ambush of 2 British soldiers and wounding others by terrorists of that country.

W. I. MEETING

The regular meeting of the W. I. commenced at 2:45 on Wednesday last. 16 ladies were present. After roll call there was a discussion of home economics and then the minutes were read and approved. A discussion was held regarding the filling of a school kit.

A few words were spoken by Mrs. Allred on the arrangement of next year's fair list was followed by a solo by Mrs. M. Holmes. An exchange of receipts was made some of which were very good. Mrs. Paris read some of our book, "Clearing in the West", after which a delicious lunch was served by the hostess Mrs. A. W. Kirkham. The door prize donated by Mrs. C. Nilsson was won by Mrs. M. Holmes. Next meeting will be held at the home of Mrs. F. Shaw on November 11.

President Mrs. Jack Miller. Mrs. A. W. Kirkham. Mrs. M. Allred. Mrs. Wm. Paris. Mrs. F. G. Holt attended a constituency meeting in New Dayton to discuss the fair list for next year. A very good crowd was present. A delicious lunch was served by the New Dayton W. I. members.

Beets are coming in very rapidly, and the pile at the local yards grows hourly. Trains are in the yards puffing and switching almost every hour of the day and night, and the game goes merrily on. Four extra beet clerks are on at the office of the Sugar Factory now according to A. H. Zabriskie, Cashier, and they are all just as busy as they can be. Beet wagons, trucks etc., are rumbling over the roads from early morning to late at night, and right now there is hardly a single unemployed man in the town.

The weather for the past week has been questionable, and a great big question mark. On Thursday however it cleared up, and the sun has been shining brightly since. Grain fields still unthreshed, will be threshed before long if the weather remains clear, although the heavy frosts at night will hold up operations until the middle of the forenoon. Beet harvest is right at its peak now, but will begin to ease off a little after another week or ten days. Officials are looking for a twelve ton average or higher which will set a new record for the beet growing areas of Southern Alberta. The heavy rain the first of the month increased weight but lowered the sugar content some so that actual returns will be about the same. Sugar content will commence to come up a little now with the drier weather and the frosty nights.

Potato growers have been rather anxious about digging, what with the rain and the continued cloudy weather. Now, however, with clear skies digging will be pushed with all possible speed and a heavy yield of fine quality tubers is looked for. Prices will not be as high as last year, but with the crop shortage in many sections there should be a good demand.

ERN NILSSON'S CAR BADLY DAMAGED

The new Chevrolet car of Ern Nilsson, is in the Lethbridge Garage under-going repairs after tipping over on the gravelled road just south of the Mennonite Colony Sunday afternoon last. Damages are rather extensive.

From what can be learned, Mrs. Nilsson, who was driving had just come up out of the coulee when the accelerator stuck, and the car commenced gaining speed and being at a loss to know just what to do, she commenced turning the steering wheel a little too far, and the car commenced to whip, finally turning over and rolling three times before it stopped.

Almost miraculously no one was seriously injured and, all except Mrs. Nilsson are at home now. Mrs. Nilsson had a rib broken and several cracked. Mrs. Tom Smith had her collar bone broken, Mrs. Bryant Heninger had her hand and fingers rather badly cut and crushed, and the child of Mrs. Willis Christensen received minor cuts and bruises. Other passengers of the car were shaken up but not injured. The car was not travelling at a fast pace, and the accident appears just one of those things that happens at times.

The Raymond Recorder

S. I. MAY Editor.

Published Every Thursday
Non-political, Partisan only in
the interests of Raymond
and district
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YOUR FAVORITE PUBLICATIONS FOR LESS

With an eye ever open for the benefit of our readers, we are pleased to tell you that we have Chubbing offers on a number of other papers and magazines, to offer the readers of the Recorder readers, which will give you your winter reading at a very nominal cost, and keep you abreast of the times. The details of these offers will appear from time to time, and we urge you to examine them and see if the magazines YOU want are there.

We would like to point out in connection with these offers that if you do happen to be subscribing for any of these publications at the present time, you may simply have your subscription advanced one year, or if there are any of the publications you would like to use as Christmas Gifts, that they may be mailed to any address in Canada at no extra cost and may be started with the Christmas issue if you desire. This is an item worthy consideration.

These offers are helpful in many ways. They relieve you of the necessity of sending in your subscription. You are assured of quick and efficient service, you have the doings of the world at your elbow through the eyes of different writers, and in many ways you are benefitted by it, and the cost is very nominal.

Watch for these offers and take advantage of them now, while they are in effect, as they are subject to withdrawal at any time.

LET US BE THANKFUL

Thanksgiving Day has passed, but this still Thanksgiving week, as every week should be. Southern Alberta this summer and fall is a veritable Garden of Eden compared with the rest of Western Canada. How much do we appreciate it? How thankful are we deep down in our souls for the blessings of the year?

We may point with justifiable pride to the work of our

hands. We have no argument if you do. On the other hand, the crops during the summer were several times snatched out of the oven of drought by timely rains through the kindness of providence and in the late summer and early fall while many districts about us was pelted with hail, and in some cases hailed out, we escaped the many threats that came our way and have garnered our crops.

Fall came and the season for frost occurred, but no frost. Early in October we had a wonderful rain, soaking down six or seven inches in the land, a light frost and more clear skies for beet harvest. Should we be thankful?

EDMONTON LETTER

teacher and principal at Crescent Heights High School in Calgary, his pupils seldom cheered as he came into the room and few told him he was a wonderful man, and newspapers across the land did not print his name and picture day after day, and most of the province, let alone the rest of Canada or other countries, remained totally unaware of his existence.

And the salary in his high school job was just a fraction of that of the premier of Alberta.

Cynics also remark that if the premier really does not like being in the public eye, and if he is as tired of the game of politics as he says he is, there is no law, so far, anyway, requiring him to remain as premier.

Neither is there any mandate from the people requiring that he continue to occupy the premier's office, unless and until he gives indications of fulfilling the promises on which he was elected more than two years ago, or even some indication of taking the first steps which he said at that time were necessary.

There was nothing in his election campaign speeches about having the banks provide the funds or the "credits" to establish the basic dividends which constituted promise no. 1. There was nothing in his 1935 speeches or in his election mandate, taxing the banks out of existence so far as Alberta is concerned. There is nothing in 1935 about barring from the courts of the land anyone who did not agree with him and his proposed government. There was nothing about driving out of business through a licensing of trades and business act, all merchants, workers and professional men who might venture to disagree with him or refuse to co-operate. There was nothing then about gagging the

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press. Mr. Aberhart's assurance to the voters in 1935 was he had a plan, which he called Social Credit, by which every bona fide citizen of the province, with no distinction as to politics, could be paid at least \$25 a month, or maybe \$75 or even more, for nothing. He assured the voters then that no investor in the province would suffer if he were elected. He promised a "just price" and a "compensating discount." That was Mr. Aberhart's mandate, and there is no sign whatever of that mandate being fulfilled, or of any steps to fulfill it having been taken apart from the "registration of citizens for the dividend" which put most people to a lot of trouble 14 months ago and then was forgotten, and the alleged Social Credit legislation which has been put out through the legislature at various sessions only to be left on the books to die.

Since there is no progress toward the Social Credit which Premier Aberhart used as his

banner, he must find other talking points. And the forced interference of the dominion government with acts of Premier Aberhart's followers, when those acts trampled on the dominion, as a whole, provided him with a talking point. So, seemingly, has the action of the lieutenant-governor in referring legislation to the governor-general for assent, when some of that legislation was passed deliberately to flout the authority of the dominion of which Albertans are citizens and to which they owe allegiance prior to that which they owe their one province.

L. D. Byrne, one of Major C. H. Douglas' messengers sent to Alberta to relay orders to the premier from Major Douglas said in England after the dominion government had disallowed the August legislation, that it was the most fortunate thing that could have happened for the Alberta government; it gave Mr. Aberhart an issue to talk about to the people. Previously the banks and the newspapers had been the chief issues which Aberhart could twist into subjects of condemnation and controversy. But when the government of Canada acted upon its prerogative to safeguard the people of the dominion, it provided a new talking point for a provincial premier desperately in need of a subject of controversy, and sorely requiring an election issue.

The reception he got in various towns in southern Alberta last week may have cooled his ardor for an election; there is no indication yet. But if he does decide to appeal to the voters immediately, he is sure to make it an issue of the PEOPLE versus the dominion government and the financial barons.

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WEEKLY LETTER

SUGGESTIONS TO PROSPECTIVE LAMB FEEDERS

At this time of the year considerable interest attaches to the lamb feeding industry as lamb feeders are now getting organized to enter into the winter feeding activities. It was felt that a few suggestions might be of value to those feeders who are entering in this business for the first time and the suggestions contained in this letter are based both on extensive feeding trials conducted at the Lethbridge Experimental Station and on the practical experience of lamb feeders over a number of years.

Of primary importance is the type and quality of the feed. The lambs obtained for finishing as the final results will depend to a large extent on this one factor. The weight of the lambs going into the feed lot is mainly important from the standpoint of length of time required for finishing as a light lamb will naturally require a longer feeding time to attain the weight of 90 to 100 pounds than will a heavy lamb. The time of desired marketing will therefore to a large extent determine the weight of lambs required. If a feeder considers it desirable to have the lambs marketed before Christmas it will be necessary to obtain heavy lambs weighing approximately 70 pounds where, as if it is desired to market the lambs later in the season smaller lambs can be used.

The amount of feed on hand will determine to a large extent either the number of lambs purchased or their size as a smaller lamb which must be fed for a longer period will require a greater amount of feed than the short keep lamb will. As a basis for estimating the amount of feed required, figures obtained at the Lethbridge Experimental Station may be of value. In the trials at the Station which were largely of short duration, seldom exceeding 100 days, 7.3 lbs. of roughage and 3.7 pounds of grain were required for each pound of gain made. As stated in other words, for 50 pounds of gain per lamb, 225 pounds of hay and 115 pounds of grain should be on hand for each lamb placed in the feed yards, though some practical feeders have stated that these figures are a little too low and we would suggest that in order to be safe they should be increased by about 25 per cent.

While oats constitute a very desirable grain for starting the lambs on feed it has been definitely shown that it cannot be considered a fattening grain and once the lambs are well on feed the oats should be replaced as rapidly as possible with

either barley or wheat though excellent results have been obtained by continuing about one-quarter of the grain ration as oats. At the Experimental Station, barley and wheat gave approximately equal results though it was found that it was slightly easier to feed barley especially towards the latter part of the feeding period when the lambs were receiving a full amount of grain which was very close to two pounds per head daily.

One point in particular should be given careful consideration by all prospective lamb feeders and that is a plentiful supply of clean water, as without this, success in lamb feeding cannot be attained. While some feeders have watered their lambs at reservoirs quite successfully it is much more desirable to have an arrangement whereby the water can be run into troughs from which the lambs can drink. This also makes it possible to keep the water free from ice by the use of tank heaters and this is a very desirable practice.

Published information on the results of the feeding trials conducted at the Station is available on request.

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POLICE CHECK-UPS ON CAR DRIVERS

Should the R.C.M.P. be more strict in their enforcement of motor traffic laws in this province?

That question has arisen through check-ups showing the number of cars operating on the highways in violation of the provincial laws.

Every day there are hundreds of cars being operated on the highways of this province with only one headlight, commonly

ers are hoping that the demand will keep up to the point that they will realize a fair profit on their summer's work. Harvest of this crop is not general yet.

known as "one-eyed" cars. Numerous other cars will be seen without proper tail-lights, often with no taillight at all.

Reports of a road patrol appointed by Edmonton branch of the Alberta Motor Association contain some alarming disclosures of law violations. In all likelihood this will be a subject for discussion at the annual meeting of the Alberta Motor Association to be held next month.

In New Brunswick the mounted police have received definite instructions from the Government to make a concerted drive for stricter enforcement of the traffic laws.

The system being put into operation in that province pro-



vides for an offender being forced to take his car off the road for one month at least, after he has received three warnings for minor offences. To curb the accident toll, a stricter check-up of traffic violations appears essential.

The Facts About Banking in Canada

Reproduced from the Fifth Broadcast in a Series by Vernon Knowles for the Chartered Banks of Canada and Delivered Over a Province-Wide Network of Alberta Stations on Tuesday Evening, October 5th, from 8:30 to 8:45.

Shows That Banks Have Increased Credit by \$227,000,000 Since 1929 . . . Alberta's True Wealth More Than Offsets Albertans' Debt. . . Deals With Money, What it Is, Where it Comes From and How it Works . . . Canada's Currency and Credit Controlled by the Dominion Government Through the Bank of Canada . . . Points Out Question of Who Owes and Who Owns.

YOU have heard that ordinary banking business is one thing, and credit something else. The idea seems to be that the ordinary business of banking can go right along without hitch, while banks can be forced at the same time, to grant extraordinary credit without limit regardless of assets or values.

Not only is that impossible, but actually it could have but one end—the ruination of the banks and of the country as well.

You hear that when banks have to pay anything, they merely issue their own cheques and it costs them nothing. It is not true. It just can't be done. Like you, a bank can only pay what it owes with money which has to be earned — in the last analysis real cash. I shall tell you more about cash in the course of this broadcast.

Now I shall answer two more absolutely false impressions which I find rampant throughout Alberta. The first is that, since 1929, Canada's Chartered Banks have reduced the total volume of credit by \$766,000,000. The second is that Alberta has only twenty cents on the dollar to meet her debts.

Regarding the \$766,000,000 it is even suggested that the Chartered Banks deliberately and wilfully reduced the money in circulation to that extent in order to gain some selfish end. If you were told that the bankers refused to sell bread, it would be about as sensible as the story that bankers refuse to make loans to responsible borrowers. Banks derive their chief revenue from loans and to say that they wilfully withdraw credit by the hundreds of millions is equal to saying that they are in the habit of cutting off their nose to spite their face.

Our critics have fallen into an error that is quite understandable. They have looked at one column of figures in the statistics published by the Bank of Canada, without looking at another column where they would have found their answer. It is quite true that the total of commercial loans shows a large reduction, but it is also true that investments in bonds show a large increase.

What is the explanation? Simply that, with much-reduced business activity and lower prices, our customers use less money. For example, when wheat is worth say \$1.50 a bushel it takes \$150,000 to buy one hundred thousand bushels. But, if wheat were at fifty cents a bushel, it would take only \$50,000 to buy the same amount of grain. Owing to the difference in price the same amount of business can be done with \$100,000 less money.

On top of that is the uncertainty that comes with depression and the hesitancy of people in business to commit themselves with their usual confidence. They go on a hand-to-mouth basis. They do not want loans in anything like the amounts they want in normal times. Banks, however, cannot afford to have their funds lying idle and earning nothing; therefore, they are driven to invest much more heavily in bonds.

The earnings a bank gets out of a bond are much lower than come from an ordinary loan. Wouldn't you, if you were a banker, prefer to make loans rather than put your money into bonds?

What are the facts?

The total of loans outstanding and money invested in securities by the Chartered Banks, at the end of July this year, was \$227,000,000 greater than in July of the boom year 1929. Money invested in Government and other bonds is a loan to a Government or a Corporation just as much as an advance to a farmer, merchant or manufacturer is a loan to him.

Since 1929 Canada's Chartered Banks have actually increased credit by \$227,000,000. This completely breaks down the absurd claim that we have decreased credit by \$766,000,000.

Now as to that second false impression!

The general proposition that Albertans have \$80,000,000 in the bank and that they owe \$400,000,000 is just one of those things that sound plausible but present a clear misrepresentation. Even assuming that the figures are correct, the \$80,000,000 is not all that Albertans possess.

To that figure you must add their individual possessions and the wealth and potential wealth of resources which stand behind your provincial borrowings. Consider, for instance, the true value and the potential productive worth of Alberta's coal mines, oil fields, tar sands, farms and forests.

If you add to your \$80,000,000 in deposits the true value of the assets which stand behind the \$400,000,000 you will find a very substantial balance in your favour.

It is said that because there is \$80,000,000 on deposit in Alberta and debts total \$400,000,000, there is only twenty cents to meet every dollar of debt. Let us ask: "Who owns the twenty cents and who owes the dollar?" If you have \$200 in the bank and if I owe somebody \$1,000, then you have twenty cents for every dollar I owe. Can I take any part of your two hundred to pay off any part of my thousand? But the critic says: "Oh, there is too wide a disparity between debts and deposits and that gap should be closed."

All right, let's close it — Now, we'll say that I still owe the \$1,000 but you have \$1,000 in the bank. The disparity has been wiped out. You now have a dollar for every dollar I owe but still what right have I to take the thousand you have to pay to somebody else the thousand I owe?

If Albertans have \$80,000,000 in bank deposits in this Province it is money belonging to individuals. It is their own. Debtors, whether they be individuals, a Province or a municipality, or whoever they may be, cannot expect to use your money to pay their debts. If you have money in the bank the very next time anybody tells you that there is only twenty cents in money in the banks in Alberta to meet every dollar of debt, just ask the man who tells you that whose debt he thinks your money is going to pay.

We promised to tell you a few things about money and to explain away some of the strange misapprehensions about it.

We shall try to tell you in a practical way, what money is, where it comes from and how it works. There is a fairly widespread idea that there are not enough bank notes or "tickets" around — and that, if there were more, we would all be better off.

If I say that I would like some more of those bills, I am really demanding a larger share of the bills that now exist, perhaps some of those that you have, for you can have in circulation at any one time only as many bills as the volume of business calls for. The moment you issue bills faster than that, you get inflation.

After our first broadcast I received a letter from an Alberta woman who lived in Germany through the inflation. I would like to read to you what she says: "Why not tell Alberta people about conditions in Germany during the inflation — this talking about money being printed to meet the needs of the people is getting somewhat on my nerves. I lived through the entire trying times of 1923 and I could quote you some startling examples created through unorthodox banking. At one time I bought an overcoat for the staggering sum of Thirty-two Billion Marks. I have heard farmers speaking in the lobby of a bank, having sold their produce for One Thousand Marks at one o'clock and, about an hour later, finding that the very same produce required twice, often three times the amount of money to repurchase it."

In Germany at times during the inflation it took an armful of paper Marks to buy a loaf of bread. This German lady, speaking

of paper money inflation, goes on to say: "It brings nothing but chaos, with the greatest loss to those who can least afford to lose."

There speaks the voice of experience. No greater outrage has ever been perpetrated on a people than that of wild inflation. It destroys their assets. If you are in the twilight of life or incapacitated but, during the years you were able to work, had put aside a little for the rainy day, you lose. Perhaps you bought some bonds and the income from them is all you have to live on, perhaps \$25 or \$50 a month. Then one day, as in Germany, "tickets" are issued in large quantities, without any basis in value, and without regard to the volume of business.

Your \$25 or \$50 a month, through the huge increase in prices caused by inflation will buy only a fraction of what it bought before. If you are a person with a small fixed income you cannot buy enough to live upon.

Particularly does this apply to a family whose breadwinner has died, leaving only the proceeds of an insurance policy. They seem to have at least some material protection — then inflation comes. Their money becomes almost worthless. That is what happens, that is all that can happen when money is issued altogether out of step with production.

When you hear the fable of the people who couldn't travel on a railway train because there were not enough "tickets" printed, remember that the financial system, in exactly the same way as a railway, lives by selling a service; anyone will realize that there will be no hesitation to provide all the "tickets" necessary so long as something of equal value is received in exchange. As a matter of fact in July this year, there were \$18,000,000 more "tickets" in the hands of the public — bank notes of all kinds — than there were in July of the boom year, 1929. And since July the "tickets" in the hands of the public have increased.

The story that, for their own selfish purposes, banks monetize the credit of the people, is a completely false conception of bank operations. A bank does extend credit to an individual — or if you like it, monetizes his credit for him — not for itself. That is, the bank makes a loan to him on the strength of things which are his own and which he intends to sell later on and so repay the loan.

No one borrows from a bank unless he believes he will make a profit for himself over and above the bank charges. The bank does, of course, collect interest or rental on the money loaned but the borrower's credit has been monetized entirely for his own use and benefit, subject only to a small fee for the bank's services.

Money merely facilitates indirect barter. If you have hogs and your neighbour has honey maybe you don't want to take honey in exchange for your hogs. Perhaps you want coal or clothing and you cannot buy them at the store by giving honey for them. So your neighbour gives you money for your hogs — "tickets" — and with those "tickets" you buy the coal or the clothing you require as the case may be.

Now what is money?

You and I have been brought up to look upon nickels, dimes, quarters and dollar bills as money — and they are for all practical purposes. Actually these things are really tokens — they are not wealth in themselves. They are merely the title to goods. They are worth only what goods and services you and I can get in exchange for them. That is why it is so important that nothing be done to destroy the confidence of the people in them. That is why there must be no manipulation of the issue of these things if their value is not to disappear.

To be a little more expert, as it were, if would be quite right to say that there is far more money in existence than the small

change and bills we see around. Your deposit in the bank — for all practical purposes — is money, good, useable money. You hold the bank's promise to pay you that money when you want it; and banks are careful to keep their financial house in such order as will enable them to do just that — pay you when you want your deposit.

The bank holds your deposit, your neighbour's and mine and, because it does, it is able to make loans — the proceeds of which go into the production of new wealth. The borrower makes a profit on the deal, he has more to spend than he had before. This stimulates business and by giving rise to increased employment, distributes purchasing power more and more widely among the people.

Where does money come from?

You often hear that the Chartered Banks alone make it and that they alone have the power to make it — all of which is quite wrong. Last week I told you about the limited power that Canada's Chartered Banks have to issue currency — now up to only ninety per cent of their paid-up capital and let me tell you they pay sweetly for that concession. They have to pay one per cent tax to the Dominion Government on their note circulation and they have to stand all the cost of printing and express and insurance in shipping it around wherever it is needed. Let me tell you that all this, added together, makes the privilege of note issue anything but a gold mine.

The Dominion Government formerly issued notes. When the Bank of Canada was opened the Dominion Government turned over its right of note issue to that institution. It gave the Bank of Canada all its gold holdings, plus Dominion Government bonds, to offset the liability assumed for the notes outstanding.

Then the Chartered Banks were required to turn over all of their gold to the Bank of Canada and to-day the Bank of Canada has, by Dominion Government regulation, power within certain limits to issue notes. These notes of the Bank of Canada together with all deposits in that bank, are backed by more than 60% of their face value in gold, other bullion and foreign exchange.

I told you in my earlier broadcasts that I would tell you about "cash." Bills of the Bank of Canada are cash — amply backed, as we have shown. Cash in Canada really means bills of, or deposits in, the Bank of Canada — the Government's central bank. Bank of Canada bills, by law, are legal tender. Legal tender is the money in which all debts must be settled if either the debtor or the creditor insists. All other notes in Canada must, on demand, be redeemed by the bank concerned — in cash.

I told you a moment or two ago about the other kind of money — your deposits. They come from your savings, your labour, your production. They also are redeemable in cash. To say that money can be made out of nothing is surely a statement which Albertans will meet with unbelief.

The Bank of Canada was formed for the purpose of securing to Parliament the control of currency and credit. That control was strengthened when, in accordance with prior pledges, ownership of the majority of the capital was vested in the Government. Under the law, no banker, no bank director and no member of any bank staff is allowed to own so much as a single share in this Government central bank.

Let me close on this final note — currency and credit in Canada are not controlled by Canada's Chartered Banks, which are commercial banks — but, with due and proper regard to the value of the money you now have, by the Bank of Canada, which in turn is controlled by the Government of this Dominion.

[Watch for Announcement Giving Dates and Times of Sixth Broadcast. This and Future Addresses Will Be Reproduced in This Newspaper.]

Ladies :: Coats

New Tweeds, New Colors,
New Styles

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Raymond Mercantile

COMPANY LIMITED
THE BIG DEPARTMENT STORE

Swap that Old Radio Set on a New Gen. Electric or Rogers

Battery or Electric Set

Very Liberal Allowances
on Your Used Set

Raymond Electric Co.

Bring Your Radio Troubles to us

NEWS NOTES

Saturday was like a summer's day. Warm, quiet and decidedly enjoyable.

Cooper's truck from Cardston was in Raymond Wednesday with some traveller's trunks.

Mrs. G. W. Leech and Miss Walscott of Lethbridge were Raymond visitors on Friday last week.

Dr. Schmaltz of Taber is moving to Lethbridge, and his Taber practice is being taken over by Dr. Weins, formerly of Raymond, now of Taber.

E. H. Hunslett of the Town of Type Foundry, Winnipeg was a caller at the Recorder Office on Friday last. This company outfits most of the printers in Western Canada.

The Town Council met in regular session Thursday night. Routine business occupied the time of the meeting and the meeting adjourned at 10:20 pm.

September brought 1.85 inches of rainfall. Up to yesterday the lowest temperature in October was 25 above on October 5th, and the highest temperature 75 on October 10th. This information is supplied from the school of Agriculture.

F. P. Galbraith, editor of the Red Deer Advocate, was named President of Alberta division of the Weekly Newspaper's Association at their Convention held in Edmonton last week. R. C. Jessup of the McLeod Gazette was named first vice-president.

Mr. and Mrs. Howard Oliver and family of Calgary, spent Thanksgiving with relatives and friends in Raymond.

C. E. Allred returned last week from attending October Conference in Salt Lake City. He reports a splendid Conference.

C. B. Smith and party returned late last week from a visit in Utah, during which time they attended Quarterly Conference.

Nanton Board of Trade is sponsoring a three day Shopping Carnival in the northern town, ending tonight, October 15th. The Nanton News printed a special eight page announcement of the Carnival.

Clifford A. Dahl is leaving next Wednesday for Toronto on a short term mission. This is the mission field he worked in when he was out 14 years ago, and he is quite elated at the idea of going back again. A farewell social is being held for him next Tuesday evening in the Second Ward Hall.

APPLICATIONS WANTED

We have fine localities open around Claresholm, MacLeod, Taber, Bassano. Applicants must be neat, reliable & hard workers and have car or suitable travel outfit. An opportunity to get established in your own business. For particulars regarding other localities apply to

The J. R. Watkins Co.
Dept. RS24, Winnipeg, Man.

WANT ADS.

WANTED—A good live canvasser for Xmas Cards. Good money for the right party.—Apply at the Recorder office.

WORK WANTED—Good 15 year old girl wants work in good family.—See Joe Sawada or ask at Recorder Office. 3022

FOR SALE—Chrysler 65 sedan, 1929. Good condition.—See Andy Reay, Raymond. 3 O. 22

FOR SALE—Divanette, also a Cream Separator, in good shape.—See Mrs. Myrtle Williams or Phone 60, Raymond. 3022.

FOR SALE—The old John Wall home, 4 nice rooms and entry.—See K. Takaguchi, Raymond. 3022.

CHEAP FOR CASH—Piano, Ukelele, Wardrobe with two plate glass mirrors, hand wringer, 18 volume set of "Business Administration" all Leather bound from LaSalle Extension University.—Call at Recorder

FOR SALE—Fire lighting papers. Take a bundle home with you from the Recorder. Any size bundle you want.

NEWS NOTES

Mrs. Blanche Scoville has entered the local Royal Yeast contest. If you are a user of Royal Yeast she would appreciate your help in this contest.

Clark and Art Lund were to the fore in the Nanton Rodeo held recently, Clark winning first in the saddle event, and second in the Wild Horse Race, while Art was first in huddling and third in saddle riding.

The doors of the old part of King Motors have been moved back into the building about 20 feet, leaving the office in the front open and easy of access.

The case of Geo. F. Powell and J. Unwin, M. P., on libel charges, was postponed a week when it was called in Edmonton Thursday. The prosecution asked for the postponement to give them more time to gather evidence in the case.

The new school at Coutts built to replace the one destroyed by fire in the spring of the year, and which was opened by Premier Aberhart while visiting there Friday, contains five rooms, a gymnasium and auditorium, and is claimed by many to be the finest school in Alberta outside of the larger city schools.

Grove Evenson, W. C. Roi, and Ken Stone were speakers at the 2nd Ward Sacrament Meeting Sunday evening. The Stone family also furnished a number of musical numbers and Misses Smith and Jensen sang a duet. Seven Trail Builders were graduated from the Primary into the Scout and Mutual work.

Mr. and Mrs. Fred A. Lind who have lived in Vancouver for the past two and a half years, are visiting for a few days with friends and relatives. They expect to return to the Coast about Tuesday. Fred is looking fine and says the family are all well and have enjoyed good health in Vancouver.

Before the paper had been in circulation for eighteen hours last week, we had three replies to one want ad. Which proves it pays to advertise. We can't create the demand nor the desire, but if these exist we can find the buyer or the seller for the merchandise you have or want. Try a want ad. next time.—The Recorder.

Local Aaronic Priesthood Quorums of the two wards who qualified for the proficiency awards for assignments filled, have received their awards by the President Bishopric, and the awards are filling prominent display places on the walls of the Quorum rooms in the Church houses.

Miss Muriel Phillips

teacher of piano and theory
ROYAL SCHOOLS OF MUSIC

Studio at home of
Mrs. T. W. MELDRUM

New special classes for young beginners

Students prepared for examinations or festivals if desired

For Sale
White Leghorn Hens

35c. each

T. Ehlert & Son

— RAYMOND —

NOTICE

WASHED BEET TAILINGS—Splendid hog and stock feed. 25c. per ton at Canadian Sugar Factories Ltd.

NEWS NOTES

Mr. and Mrs. Arthur Dahl and Mr. and Mrs. Paul Dahl spent Sunday in Glenwood, visiting and attending Church.

Constable Ellis, of Magrath and Magistrate Jensen of Cardston were Raymond visitors Tuesday, and Constable Ellis was here again on Friday.

President A. H. Zabriskie, Vice-President Lee Brewerton and S. Madill and J. O. Hicken of the local Rotary outpost attended the Rotary meeting in Lethbridge on Wednesday evening.

Hon. S. F. Tolmie, ex-premier of B. C. passed away at his home just outside of Victoria Wednesday evening. He had been prominent in British Columbia politics for years, and was a member of the Dominion cabinet when Hon. Arthur Meighen was Premier of Canada.

WHAT NINE POWER PACT IS

Following are the leading points in the Nine-Power Pact, which is expected to be invoked by the League Assembly to consider measures for stopping the conflict in the Far East. The treaty was signed by the United States, Belgium, Great Britain, China, France, Italy, Japan, the Netherlands, and Portugal at Washington, Feb. 6, 1922. The contents, briefly, are:

1. Powers to respect the sovereignty, independence, and territorial and administrative integrity of China.
2. To provide full opportunity to China to develop and maintain a stable government.
3. To help establish and maintain "the principal of equal opportunity for the commerce and industry of all nations" throughout China.
4. Not to take advantage of conditions in China to seek special rights which would abridge the rights of others, or to countenance action inimical to the security of others.
5. Not to support mutual agreements between their respective nationals designed to form spheres of influence.
6. China not to permit unfair discrimination in treatment of respective powers, particularly in regards to railways and steamships. Powers having control of any railway to be under corresponding obligation.
7. Powers agree that when a situation arises involving application of the stipulations of this treaty, rendering discussion necessary, there shall be full and frank communication between them.
8. Powers nonsignatory, but interested in China, to be invited to adhere.—Christian Science Monitor.

Print Dresses

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Wings of the Morning

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Tuesday Evening, Oct. 19th,

8:30 to 8:45 p.m.

With a re-broadcast of this address

Wednesday, Noon, Oct. 20th

12:00 to 12:15 p.m.

Over Stations

CFCN	1030	kilocycles
CJCJ	690	kilocycles
CFAC	930	kilocycles
CJOC	950	kilocycles
CJCA	730	kilocycles
CFRN	960	kilocycles

— LISTEN IN! —

:: NOTICE :: To Relatives & Tenants

If you desire to vote at the Town Elections in February, call at the Town Hall and Register. Property owners need not come as they are listed to vote.

Registrations must be made before October 31st, 1937.

O. H. SNOW,

Sec. - Treas.

This System is the Right One

TRUE CO-OPERATION HAS BEEN PROVEN TO BE A RIGHT SYSTEM OF HUMAN ASSOCIATION OVER THE YEARS. IT WILL CONTINUE TO EXPAND BECAUSE BY NO OTHER METHOD CAN THE SAME IDEALS BE PERPETUATED.

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